

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Charles R. Farrow, Sr.
Mary J. Farrow
Debtors

Case No. 13-02716-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: REshelman
Form ID: 3180W

Page 1 of 2
Total Noticed: 37

Date Rcvd: Jul 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 18, 2018.

db/jdb
cr +Charles R. Farrow, Sr., Mary J. Farrow, 5551 Marsh Road, Waynesboro, PA 17268-9562
++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC., PO Box 630267, Irving, TX 75063)
4339870 +Bulldog FCU, c/o Silverman Thelougou, LLP, 11200 Rockville Pike, Suite 520,
North Bethesda, MD 20852-7105
4321357 +Lianna, 1427 Roswell Rd, Marietta, GA 30062-3668
4321358 +Milstead & Assocs LLC, 220 Lake Dr E, Ste 301, Cherry Hill, NJ 08002-1165
4321359 +Nationstar Mortgage, P O Box 650783, Dallas, TX 75265-0783
4328462 +PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982
4526835 +PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101-4982
4321362 +PNC Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747
4321361 +PNC Bank, P O Box 3429, Pittsburgh, PA 15230-3429
4321367 +WFB/Cabelas, 4800 NW 1st St, Ste 300, Lincoln, NE 68521-4463
4321366 Weltman, Weinberg & Reis CO LPA, P O Box 93596, Columbus, OH 43215
4321368 +Zwicker & Assocs, P O Box 9013, Andover, MA 01810-0913

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
cr

+EDI: GMACFS.COM Jul 16 2018 22:58:00 Ally Financial f/k/a GMAC, P.O. Box 130424,
Roseville, MN 55113-0004
cr +EDI: PRA.COM Jul 16 2018 22:58:00 PRA Receivables Management LLC, PO Box 41067,
Norfolk, VA 23541-1067
4321348 +EDI: GMACFS.COM Jul 16 2018 22:58:00 Ally Financial, PO Box 380901,
Minneapolis, MN 55438-0901
4376137 +EDI: GMACFS.COM Jul 16 2018 22:58:00 Ally Financial Inc., P O Box 130424,
Roseville, MN 55113-0004
4321349 +EDI: TSYS2.COM Jul 16 2018 22:58:00 Barclays Bank Delaware (Juniper), 700 Prides Crossing,
Newark, DE 19713-6102
4321350 +Fax: 240-420-2005 Jul 16 2018 19:24:35 BullDog Federal Credit Union, 580 Northern Avenue,
Hagerstown, MD 21742-2889
4321351 +EDI: RESURGENT.COM Jul 16 2018 22:58:00 CACH LLC, 4340 S Monaco St, Fl 2,
Denver, CO 80237-3485
4347303 +E-mail/Text: bncmail@w-legal.com Jul 16 2018 19:04:49 CERASTES, LLC,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4321352 +E-mail/Text: cms-bk@cms-collect.com Jul 16 2018 19:04:27 Capital Mgmt Svcs LP,
726 Exchange St, Ste 700, Buffalo, NY 14210-1464
4321353 +EDI: CHASE.COM Jul 16 2018 22:58:00 Chase Bank USA, P O Box 15298,
Wilmington, DE 19850-5298
4321354 +EDI: RMSC.COM Jul 16 2018 22:58:00 GECRB / Lowes, PO Box 965005, Orlando, FL 32896-5005
4321356 +EDI: HFC.COM Jul 16 2018 22:58:00 HSBC Cardmember Svcs, P O Box 5250,
Carol Stream, IL 60197-5250
4321355 +E-mail/Text: compliance@chaserec.com Jul 16 2018 19:04:57 Howard County Anesthesia,
C/O Chase Receivables, 1247 Broadway, Sonoma, CA 95476-7503
4388805 EDI: JEFFERSONCAP.COM Jul 16 2018 22:58:00 PORTFOLIO AMERICA ASSET MANAGEMENT LLC,
c o Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-9617
4461311 +EDI: OPHSUBSID.COM Jul 16 2018 22:58:00 Oak Harbor Capital VII, LLC,
c/o Weinstein, Pinson, & Riley, PS, 2001 Western Ave., Ste. 400, Seattle, WA 98121,
Oak Harbor Capital VII, LLC, c/o Weinstein, Pinson, & Riley, PS 98121-3132
4461310 +EDI: OPHSUBSID.COM Jul 16 2018 22:58:00 Oak Harbor Capital VII, LLC,
c/o Weinstein, Pinson, & Riley, PS, 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
4321363 EDI: PRA.COM Jul 16 2018 22:58:00 Portfolio Recovery, 120 Corporate Blvd,
Norfolk, VA 23502
4751523 EDI: PRA.COM Jul 16 2018 22:58:00 Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23541
4751524 EDI: PRA.COM Jul 16 2018 22:58:00 Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
4374485 EDI: PRA.COM Jul 16 2018 22:58:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4321364 +EDI: SECONDRound.COM Jul 16 2018 22:58:00 Second Round, P O Box 41955,
Austin, TX 78704-0033
4355234 EDI: BECKLEE.COM Jul 16 2018 22:58:00 State Farm Bank, c/o Becket and Lee LLP, POB 3001,
Malvern PA 19355-0701
4321365 +EDI: STFM.COM Jul 16 2018 22:58:00 State Farm Financial Svcs, 3 State Farm Plaza N-3,
Bloomington, IL 61791-0002
4384240 E-mail/Text: WFB.Bankruptcy@cabelas.com Jul 16 2018 19:04:59 WORLD'S FOREMOST BANK,
CABELA'S CLUB VISA, PO BOX 82609, LINCOLN, NE 68501-2609

TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Oak Harbor Capital VII, LLC, c/o Weinstein, Pinson, & Riley, PS,
2001 Western Ave., Ste. 400, Seattle, Wa 98121-3132
cr* +PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067
4389906* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage LLC, PO Box 619096, Dallas, TX 75261-9741)
4946013* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23541)
4946014* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541)
4321360 ##P Scott Lowery PC, 5680 Greenwood Plaza Blvd, Ste 500, Englewood, CO 80111-2415
TOTALS: 0, * 5, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 18, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on July 16, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
James Warmbrodt on behalf of Creditor NATIONSTAR MORTGAGE LLC bkggroup@kmlawgroup.com
Michael J Clark on behalf of Creditor NATIONSTAR MORTGAGE LLC bkggroup@kmlawgroup.com
Michael John Csonka on behalf of Debtor 2 Mary J. Farrow office@csonkalaw.com,
kwhitsel@csonkalaw.com;r48114@notify.bestcase.com
Michael John Csonka on behalf of Debtor 1 Charles R. Farrow, Sr. office@csonkalaw.com,
kwhitsel@csonkalaw.com;r48114@notify.bestcase.com
Regina Cohen on behalf of Creditor Ally Financial f/k/a GMAC rcohen@lavin-law.com,
ksweeney@lavin-law.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1 **Charles R. Farrow Sr.**
First Name Middle Name Last Name
Debtor 2 **Mary J. Farrow**
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **1:13-bk-02716-HWV**

Social Security number or ITIN **xxx-xx-6212**
EIN --
Social Security number or ITIN **xxx-xx-0418**
EIN --

Order of Discharge

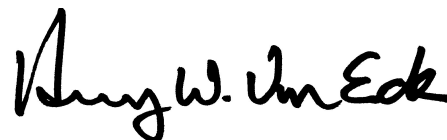
12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Charles R. Farrow Sr.

Mary J. Farrow

By the
court:



Honorable Henry W. Van Eck
United States Bankruptcy Judge

By: REshelman, Deputy Clerk

July 16, 2018**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.